



# OFFICIAL GAZETTE

## GOVERNMENT OF GOA

### EXTRAORDINARY No. 2

#### GOVERNMENT OF GOA

##### Department of Agriculture

###### National Agricultural Insurance Scheme

(*Rashtriya Krishi Bima Yojana*)

Kharif Season 2000

##### Order

3/4/Plan/NAIS/D.Agro./2000-01

Read: 1) Resolution No. 3 dated 11-4-2000 of State Level Co-ordination Committee on Crop Insurance.

2) Letter No. 13011/15/99/Credit - II dated 16-7-1999 from Government of India, Ministry of Agriculture, Department of Agriculture & Co-operation, New Delhi.

Government of India has launched the New National Agricultural Insurance Scheme (NAIS) from Rabi 1999-2000 season. The State Government has decided to implement this scheme in the State of Goa from the Rabi 1999-2000 season at the taluka level in collaboration with General Insurance Corporation of India. The scheme will be continued during Kharif 2000 season.

1) That the scheme would broadly cover Paddy, Pulses, Groundnut, Ragi and Sugarcane crops at the taluka level with unit of Insurance as taluka for paddy, pulses, groundnut & Ragi and State for Sugarcane. The following crops and areas are

hereby notified to be covered under this scheme for Kharif 2000 season.

##### Notified Taluka

##### Notified Crops

1. Tiswadi	Paddy, Pulses and Groundnut
2. Bardez	Paddy, Pulses, Ragi and Groundnut
3. Salcete	— do —
4. Mormugao	Paddy and Ragi
5. Pernem	Paddy, Pulses, Ragi, Groundnut & Sugarcane
6. Bicholim	— do —
7. Satari	— do —
8. Ponda	— do —
9. Sanguem	— do —
10. Quepem	— do —
11. Canacona	— do —

2) That the premium rate for Kharif 2000 season would be 2.15% for paddy, 2.50% for pulses and ragi, 1% for sugarcane and 3.50% for groundnut crops or the actuarial rate whichever is less.

3) That under the scheme, insurance coverage is compulsory for all loanee farmers availing Seasonal Agricultural Operations (SAO) loans from Financial Institutions for notified crops in notified areas upto the full loan amount. Additional coverage under the scheme is also available (at the option of farmer), beyond the loan amount upto the value of 150% of average yield (Average

yield of the State based on yield of past 3 years in case of Paddy and past 5 years in case of Pulses, Groundnut, Ragi and Sugar cane crops). The maximum value of additional coverage is equivalent to State average yield multiplied by Minimum Support Price (MSP) announced by the Government of India or the Market Price (MP) where MSPS are not announced in the last season/year.

4) That for loanee farmers, in such cases where amount of crop loan availed works out to be more than either the value of threshold yield or 150% of average yield, normal premium rates (lowest of flat rates or actuarial rates) shall be applicable on the full amount of loan availed, as full amount of loan is to be compulsorily insured. The cropwise levels of indemnity, limits of sum insured and applicable premium rates in the State are given below:

Notified crop	Level of indemnity	Normal coverage per Ha (upto value of T. Y.)		Additional coverage per Ha (beyond T. Y. & upto 150% of A. Y.)		Total (per Ha) insured (Rs.)
		Sum insured (Rs.)	Normal premium (in %)	Sum insured upto (Rs.)	Actuarial premium rate (in %)	
Paddy	90%	16500	2.15	11000	2.15	27500
Ragi	80%	3250	2.50	2850	3.95	6100
Pulses	80%	4450	2.50	3900	7.60	8350
Groundnut	80%	14150	3.50	12350	3.55	26500
Sugarcane	80%	20650	1.00	18100	1.00	38750

5) That coverage is also available for all non-loanee farmers on optional basis. The sum insured in case of non-loanee farmer is calculated on the basis of value of T. Y. i.e. Threshold Yield multiplied

by MSP and it can be extended upto the value of 150% of Average yield. The details are given above.

6) That Broad seasonality discipline and cut off dates for receipt of proposals in respect of loanee and non-loanee farmers will be as under:

Crops	Loanee farmers		Non-loanee farmers		
	Month of loaning	Final cut off date for receipt of declaration by GIC	Cut-off date for receipt of proposals	Cut-off date for receipt of submission of yield by branches/PACS	Cut-off date for declaration by GIC data to GIC
Paddy	April, 2000	31st May, 2000	Within one month from date of sowing/planting of crop or 31st July, 2000 whichever is earlier	Within one month from the cut off date i.e. 31-8-2000	January/March 2001*
Pulses	May, 2000	30th June, 2000			
Groundnut	June, 2000	31st July, 2000			
Ragi & Sugarcane	July, 2000	31st August, 2000			
	August, 2000	30th September, 2000			
	September, 2000	31st October, 2000			
	Final	30th November, 2000			

Loanee farmers seeking additional coverage over the loan amount shall be offered coverage subject to observing the cut-off dates as applicable to non-loanee farmers. He is also required to fill-up separate proposal form opting for higher sum insured.

\* March 2001 in case of sugarcane.

7) That, the FIS shall also compulsorily cover all crops loans disbursed through Kisan Credit Cards (KCC) and shall establish necessary control and maintain back up register for smooth and effective coverage of the loans. In case, where total amount of loan for particular crop withdrawn through KCC during the season exceeds the sub-limit fixed for the crop (grown during the season), the sum insured shall be limited to the sub-limit fixed for the crop (and season) in the KCC. The KCC sub-limits for consumption, medium term loans, allied activities and uninsurable crop loans are not eligible for coverage.

8) That, the FIS shall extend additional loan above the scale of finance towards premium. The FIS shall submit consolidated crop insurance Declarations separately for each crop, each notified area, on monthly basis through the designated nodal offices as per the cut-off dates prescribed.

9) That, the FIS shall also receive individual proposals from non-loanee farmers seeking coverage, scrutinize the proposals, accept premium, consolidate the proposals and route them through their designated nodal offices within their service area as per the cut-off dates prescribed. All non-loanee farmers seeking coverage shall operate a bank account with the bank branch.

10) That, separate Declaration format as per the prescribed proforma are to be used for loanee and non-loanee farmers.

11) Loanee farmers seeking additional coverage over the loan amount shall be offered coverage subject to observing the cut-off dates as applicable to non-loanee farmers.

12) That, premium by the nodal banks should be remitted by way of a single demand draft/instrument for a particular lot of Declarations. However separate instruments shall be drawn for loanee and non-loanee farmers.

13) That, guidelines in regard to crop loans, issued by RBI/NABARD/shall be complied with by the FIS.

14) That, the Nodal banks shall ensure coverage of all crop loans and shall obtain full and accurate particulars from all the FIS within their jurisdiction. They must also ensure coverage of proposals received from all non-loanee farmers within their jurisdiction. The FIS shall only be liable/responsible for all omissions/commissions/errors committed by them.

15) That, small and marginal farmers shall be provided 50% subsidy on premium rate to be shared by the State and Central Government on 50:50 basis. For the purpose of subsidy to small and marginal farmers under the above mentioned Insurance Scheme, the definition of the small and marginal farmers shall be the same as accepted by the Government for the Integrated Rural Development Programme.

16) Correct premium rates shall be ascertained from the table given above and premium computation (sum insured X premium rate) shall be done accurately. In respect of small and marginal farmers only net premium need to be remitted. Remission of excess premium shall not entitle for increase in sum insured/liability at a later date.

17) Declaration received after the prescribed cut-off dates shall be summarily rejected and the responsibility/liability for such proposals rests with the nodal banks/FIS.

18) The Director of Agriculture, Government of Goa, Panaji shall monitor and Co-ordinate the implementation of the scheme with the help of the District Level Monitoring Committee. The said committee shall assist the Implementing Agency i.e. GIC Mumbai to assess extent of losses due to localized perils such as hailstorms, landslide, cyclone and flood. The Director of Agriculture Panaji shall make arrangement to furnish the crop data to the Implementing Agency within the time schedule fixed.

By order and in the name of the Governor of Goa.

P. B. Hawaldar, Director of Agriculture & Ex-Officio Joint Secretary.

Panaji, 28th April, 2000.